Government of Saskatchewan

Annual Report 2003

Saskatchewan Financial Services Commission

Superintendent of Insurance

104-07164/

TABLE OF CONTENTS

Transmittal Letter

General Information i
Companies and Fraternal Societies 1
Fraternal Societies:
- Table 1 - Exhibit of Premiums and Disbursements 18
- Table 2 - Life Insurance in Force 19

Comparative Summary 20

COMPARATIVE TOTALS (Premiums and Claims 1978 - 2003)

Accident and Sickness Insurance 21
Hail Insurance 22
Life Insurance 23
Property and Casualty:
- Aircraft Insurance 24
- Automobile Accident Insurance Act 25
- Automobile Extension Insurance 26
- Boiler and Machinery Insurance 27
- Guarantee Insurance 28
- Liability Insurance 29
- Marine Insurance 30
- Mortgage Insurance 31
- Property Insurance 32

Total Insurance 33

INSURANCE EXHIBITS

Accident and Sickness Insurance 34
Hail Insurance 37
Life Insurance:
- Table A - Policies in Force 38
- Table B - Premiums and Considerations 40
- Table C - Disbursements 42

Property and Casualty:
- Aircraft Insurance 53
- Automobile Accident Insurance Act 54
- Automobile Extension Insurance 55
- Boiler and Machinery Insurance 57
- Guarantee Insurance 59
- Liability Insurance 61
- Marine Insurance 63
- Mortgage Insurance 64
- Property Insurance 65

Saskatchewan

Financial Services Commission

Financial Institutions Division

6th Floor, 1919 Saskatchewan Drive
Regina, Canada
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August 16, 2004

TO THE HONOURABLE FRANK QUENNELL, Q.C.
Minister of Justice and Attorney General
Government of Saskatchewan

Dear Mr. Quennell:

I am pleased to submit the ninety-first annual report of the Superintendent of Insurance for the year ended December 31, 2003.

The report shows particulars of the business of each insurer licensed in Saskatchewan and Saskatchewan Government Insurance, and includes a summary of the activities of the Insurance Councils of Saskatchewan.

Respectfully submitted,

J.M. Hall
Superintendent of Insurance

Acid-free Paper

GENERAL INFORMATION

Classification of Insurers - December 31, 2003

Federally Registered Companies

Current Insurers	178		
Discontinuing Insurers		14	
Exclusive Re-insurers		6	
Fraternal Societies		14	
Reciprocal Exchanges		1	
Underwriters Agencies		1	
			214

Provincial and Extra-Provincial Insurers

Current Insurers	38		
Discontinuing Insurers		1	
Exclusive Re-insurers		1	
Fraternal Societies		2	
Reciprocal Exchanges		7	
			49

Crown Corporations	1
Total Licensees	264

New Insurance Companies Licensed in 2003

Listed below are new insurers who entered Saskatchewan. Of these, three are federal companies, four are extra-provincial and one is provincial.

	Date Licensed
ACA Assurance	October 2, 2003
BCAA Insurance Corporation	October 3, 2003
GMS Insurance Inc.	November 20, 2003
Lawyers' Professional Indemnity Company	August 12, 2003
MAX Canada Insurance Company	September 23, 2003
T.H.E. Insurance Company	August 12, 2003
Western Reciprocal Group	November 4, 2003
XL Winterthur International Insurance Company Limited	April 8, 2003

Companies Withdrawn in 2003	Date Withdrawn
Maritime Insurance Company Limited	March 11, 2003

Changes in 2003

ACE INA Life Insurance assumed the liabilities and rights of CIGNA Life Insurance Company of Canada in respect of all group and individual life insurance policies and group and individual accident and sickness policies except the single premium creditors group life, accident and sickness and loss of employment policies issued by CIGNA Life Insurance Company of Canada effective January 1, 2003.

American Home Assurance Company assumed all liabilities in respect of all policies issued by New Hampshire Insurance Company effective March 1, 2003.

Associates Financial Life Insurance Company changed corporate name to American Health and Life Insurance Company effective July 1, 2003.

CGU Insurance Company of Canada changed corporate name to Aviva Insurance Company of Canada effective May 5, 2003.

Combined Specialty Insurance Company changed corporate name to Virginia Surety Company, Inc. effective July 18, 2003.

Gerling Canada Insurance Company changed corporate name to GCAN Insurance Company effective September 18, 2003.

Industrial-Alliance Life Insurance Company changed corporate name to Industrial Alliance Insurance and Financial Services Inc. effective June 11, 2003.

ING Insurance Company of Canada and ING Western Union Insurance Company amalgamated and continued under the name ING Insurance Company of Canada effective July 1, 2003.

London Guarantee Insurance Company changed corporate name to St. Paul Guarantee Insurance Company effective January 1, 2003.

The Civic Employees Association Local 21 Funeral Benefit Fund is no longer regulated due to a legislation change effective October 3, 2003.

XL Winterthur International Insurance Company Limited changed corporate name to XL Insurance Company Limited effective September 19, 2003.

Changes Previously Not Reported

CNA Life Insurance Company of Canada changed corporate name to The Canada Life Insurance Company of Canada effective December 12, 2002.

Continental Casualty Company assumed all liabilities in respect of all Canadian policies issued by Maritime Insurance Company Limited effective December 31, 2002.

Ingle Life & Health Assurance Company changed corporate name to Trent Health Insurance Company effective December 19, 2002.

Premiums and Claims

Following is a summary of premium and claims activity as reported by all insurers licensed in Saskatchewan in 2003. Information relating to the prior year may have been adjusted by reporting insurers.

Premiums Written	2003 $000	2002 $000	Change %
Life	$ 562,953	$ 507,511	10.9
Other	$ 1,432,990	$ 1,317,434	8.8
Disbursements			
Life	$ 436,487	$ 470,163	-7.2
Other	$ 979,106	$ 941,263	4.0
Loss Ratios			
Life	77.5	92.6	-16.3
Other	68.3	71.4	-4.3

Insurance Councils of Saskatchewan

The number of licenses in effect for the classes of licenses issued by the General, Life and Hail Insurance Councils were as follows:

AGENCIES

Class of License	2003	2002	2001	2000	1999
All Classes	473	473	480	474	456
Life and/or Accident & Sickness	634	631	616	590	578
Hail	52	51	47	50	52
Hail Adjusting Firm	4	0	0	0	0
Travel	65	71	71	85	84
Adjusting Firm – Level 5	24	23	23	25	25
Warranty – Administrators	9	11	11	9	8
Warranty – Dealer	234	191	162	117	122
Total	1,495	1,451	1,410	1,350	1,327

AGENTS/SALESPERSONS

Class of License	2003	2002	2001	2000	1999
All Classes	2,314	2,116	2,125	1,920	1,892
Life and/or Accident & Sickness	2,221	2,328	2,234	2,220	2,312
Accident & Sickness	102	117	144	156	132
Hail	1,138	1,229	1,450	1,536	1,651
Hail Adjusters	299	0	0	0	0
Travel	347	368	384	457	478
Adjusters Representatives – Levels 1 to 4	88	88	384	457	478
Total	6,509	6,246	6,417	6,369	6,550

Complaints received and resolved by the Councils were as follows:

Complaints Received	2003	2002	2001	2000	1999
General Insurance Council	50	36	30	116	41
Hail Insurance Council	6	6	2	4	7
Life Insurance Council	73	67	99	106	112
Total	**129**	**109**	**131**	**226**	**160**

Complaints Finalized	2003	2002	2001	2000	1999
General Insurance Council	32	43	71	59	59
Hail Insurance Council	6	6	2	4	7
Life Insurance Council	73	58	112	88	106
Total	**111**	**107**	**185**	**151**	**172**

Disciplinary actions resulting from investigation of 2003 complaints were:

General Insurance Council

Complaint Review Committee:
- Cautionary Letters 2

Hail Insurance Council

Complaint Review Committee:
- Cautionary Letters 4

Life Insurance Council

Complaint Review Committee:
- Cautionary Letters 12
- Warning Letters 1

Disciplinary Hearing Committee:
- Licence Suspensions 3

Other Financial Institutions - December 31, 2003

Trust, Loan & Financing Corporations	113
Loan Brokers	3
Credit Unions	120
Mortgage Brokers	54

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- Warning Letters	1
Disciplinary Hearing Committee:	
- Licence Suspensions	3

Other Financial Institutions - December 31, 2003

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INSURANCE COMPANIES AND FRATERNAL SOCIETIES

LICENSED TO TRANSACT BUSINESS UNDER THE SASKATCHEWAN INSURANCE ACT IN

THE PROVINCE OF SASKATCHEWAN

AT DECEMBER 31, 2003

The letters following each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the class are designated on each license.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

1.	A.	Life Insurance.
2.	B.	Fire Insurance.
3.	C.	Hail Insurance and Crop Insurance.
4.	D.	Accident (personal), public liability, employer's liability, aircraft, automobile, boiler and machinery, credit, guarantee (fidelity, surety, title & legal), inland transportation, live stock, plate glass, marine, property damage, sickness (personal), sprinkler leakage, theft and weather Insurance.
5.	E.	Accident Insurance and Sickness Insurance.
6.	Discont.	Discontinuing allows the licensee to service existing contracts. It does not allow the licensee to write or renew insurance contracts in the Province of Saskatchewan.
7.	Reinsurer	Allows the licensee to undertake reinsurance in the classes of insurance which the licensee is authorized to transact, in the Province of Saskatchewan.
8.	Fraternal	Fraternal Society means a society, order or association incorporated for the purpose of making with its members only, and not for profit, contracts of life, accident or sickness insurance in accordance with its constitution, bylaws and rules.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
ACA Assurance	3050 Boulevard St-Jean Trois Rivieres PQ G9A5E1	Fraternal.
ACE INA Insurance	Box 185, 2 First Canadian Place, 12th Floor Toronto ON M5X1A6	B.C.D.
ACE INA Life Insurance	130 King Street West, 12th Floor Toronto ON M5X1A6	A.E.
ACTRA Fraternal Benefit Society	1000 Yonge Street Toronto ON M4W2K2	Fraternal.
Additional Municipal Hail Limited	2100 Cornwall Street Regina SK S4P2K7	C.
Aetna Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.E.
Affiliated FM Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
AIG Assurance Canada	60 Yonge Street Toronto ON M5E1H5	A.E.
AIG Life Insurance Company of Canada	60 Yonge Street Toronto ON M5E1H5	A.E.
Alberta Motor Association Insurance Company	10310 G.A. MacDonald (39A) Avenue Edmonton AB T6J6R7 MA: P.O. Box 8180, Station South Edmonton AB T6H5X9	B.D.
Allianz Insurance Company of Canada	700 - 10 York Mills Road Toronto ON M2P2G5	B.D.
Allianz Life Insurance Company of North America	700 - 2005 Sheppard Avenue East Willowdale ON M2J5B4	A.E.
Allstate Insurance Company of Canada	10 Allstate Parkway Markham ON L3R5P8	Discont.
American Bankers Insurance Company of Florida	500 - 5160 Yonge Street, Northeast Tower North York ON M2N7C7	B.D.
American Bankers Life Assurance Company of Florida	500 - 5160 Yonge Street, Northeast Tower North York ON M2N7C7	A.E.
American Health and Life Insurance Company	201 Queens Avenue London ON N6A1J1	A.
American Home Assurance Company	145 Wellington Street West Toronto ON M5J1H8	B.C.D.
American Income Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
American Re-Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
American Road Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	D.
AMEX Assurance Company	500 - 36 King Street East Toronto ON M5C1E5	E.
Anglo Canada General Insurance Company	217 York Street London ON N6A5P9 MA: 1400 - 5700 Yonge Street North York ON M2M4K2	Reinsurer.
Ascentus Insurance Ltd.	10 Wellington Street East Toronto ON M5E1L5	B.D.
Avemco Insurance Company	600 - 113 Richmond Street West Toronto ON M5H2L3	Discont.
Aviva Insurance Company of Canada	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
AXA Corporate Solutions Assurance	1800 McGill College, bureau 2000 Montreal PQ H3A3J6	B.C.D.
AXA Insurance (Canada)	217 York Street London ON N6A5P9 MA: 1400 - 5700 Yonge Street North York ON M2M4K2	B.C.D.
AXA Insurance Inc.	2020 rue University, bureau 600 Montreal PQ H3A2A5	A.E.
AXA Pacific Insurance Company	P.O. Box 22, 999 West Hastings Street, 2nd Floor Vancouver BC V6C2W2 MA: 1100 Rene Levesque Boulevard West Montreal PQ H3B4P4	B.C.D.
Bankers Life and Casualty Company	Box 20, Toronto Dominion Centre Toronto ON M5K1N6	A.E.
BCAA Insurance Corporation	4567 Canada Way Burnaby BC V5G4T1	B.D.
Belair Insurance Company Inc.	7101 rue Jean-Talon Est, bureau 300 Anjou PQ H1M3T6	B.D.
Blue Cross Life Insurance Company of Canada	644 Main Street Moncton NB E1C8L3 MA: P.O. Box 220 Moncton NB E1C8L3	A.E.
BMO Life Insurance Company	55 Bloor Street West Toronto ON M4W3N5	A.E.
Boiler Inspection and Insurance Company of Canada, The	18 King Street East Toronto ON M5C1C4	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
British Aviation Insurance Company Limited, The	200 - 100 Renfrew Drive Markham ON L3R9R6	D.
Canada Life Assurance Company, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canada Life Insurance Company of Canada, The	330 University Avenue Toronto ON M5G1R8	A.E.
Canadian Millers' Mutual Insurance Company	40 George Street North Cambridge ON N1S2M8	Discont.
Canadian Northern Shield Insurance Company	1900 - 555 West Hastings Street Vancouver BC V6B4N6 MA: Box 12133, 1900 - 555 West Hastings Street Vancouver BC V6B4N6	B.D.
Canadian Premier Life Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	A.E.
Canadian Professional Sales Association	610 - 145 Wellington Street West Toronto ON M5J1H8	Fraternal.
Canadian Union Insurance Company	2475 Boulevard Laurier Sillery PQ G1T1C4 MA: P.O. Box 4700 Sainte-Foy PQ G1V4E4	D.
Canassurance General Insurance Company Inc.	B-9 - 550 Sherbrooke Street West Montreal PQ H3A3S3	B.D.
Canassurance Life Insurance Company Inc.	550, rue Sherbrooke Ouest Montreal PQ H3A3S3	A.E.
Centennial Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	B.C.D.
CGU International Insurance plc	500 - 1400 Blair Place Ottawa ON K1J9B8	B.D.
Chicago Title Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	D.
Chubb Insurance Company of Canada	One Financial Place, 1 Adelaide Street East Toronto ON M5C2V9	B.D.
CIBC Life Insurance Company Limited	900 - 3 Robert Speck Parkway Mississauga ON L4Z2G5 MA: Box 3020, Station A Mississauga ON L5A4M2	A.E.
CIGNA Life Insurance Company of Canada	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Citadel General Assurance Company, The	1075 Bay Street Toronto ON M5S2W5	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Co-operative Hail Insurance Company Limited	2709 - 13th Avenue Regina SK S4T1N4 MA: Box 777 Regina SK S4P3A8	C.
Co-operators General Insurance Company	Priory Square Guelph ON N1H6P8	B.C.D.
Co-operators Life Insurance Company	1920 College Avenue Regina SK S4P1C4	A.E.
Combined Insurance Company of America	300 - 7300 Warden Avenue Markham ON L3R0X3	A.E.
Commerce and Industry Insurance Company of Canada	145 Wellington Street West Toronto ON M5J1H8	B.D.
Commonwealth Insurance Company	1500 - 595 Burrard Street Vancouver BC V7X1G4 MA: P.O. Box 49115, Bentall Tower Three Vancouver BC V7X1G4	B.C.D.
CompCorp Life Insurance Company	1600 - 1 Queen Street East Toronto ON M5C2X9	A.E.
Confederation Life Insurance Company	c/o KPMG Inc., 800 Bay Street, 8th Floor Toronto ON M5S3A9	Discont.
Connecticut General Life Insurance Company	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Continental Casualty Company	1500 - 250 Yonge Street Toronto ON M5B2L7	B.C.D.
Coseco Insurance Company	5600 Cancross Court Mississauga ON L5R3E9	B.D.
Crown Life Insurance Company	1900 - 1874 Scarth Street Regina SK S4P4B3	A.
CT Financial Assurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
CUMIS General Insurance Company	151 North Service Road Burlington ON L7R4C2 MA: P.O. Box 5065 Burlington ON L7R4C2	B.D.
CUMIS Life Insurance Company	151 North Service Road Burlington ON L7R4C2 MA: P.O. Box 5065 Burlington ON L7R4C2	A.E.
CUNA Mutual Insurance Society	P.O. Box 5065 Burlington ON L7R4C2	Reinsurer.
DaimlerChrysler Insurance Company	One Riverside Drive West, Canadian HQ - 12th Floor Windsor ON N9A7E3	D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Desjardins Financial Security Life Assurance Company	200 Avenue des Commandeurs Levis PQ G6V6R2	A.E.
Dominion of Canada General Insurance Company, The	165 University Avenue Toronto ON M5H3B9	B.D.
Eagle Star Insurance Company Limited	500 - 36 King Street East Toronto ON M5C1E5	B.D.
Ecclesiastical Insurance Office plc	502 - 2300 Yonge Street Toronto ON M4P1E4	B.D.
Echelon General Insurance Company	310 - 1550 Enterprise Road Mississauga ON L4W4P4	B.D.
Economical Mutual Insurance Company	111 Westmount Road South Waterloo ON N2J4S4 MA: P.O. Box 2000 Waterloo ON N2J4S4	B.D.
Elite Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Empire Life Insurance Company, The	259 King Street East Kingston ON K7L3A8	A.E.
Employers Insurance Company of Wausau	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	B.D.
Employers Reinsurance Corporation	P.O. Box 166, 400 - 200 Wellington Street West Toronto ON M5V3C7	C.D.
Equitable General Insurance Company, The	2475 Boulevard Laurier Sillery PQ G1T1C4 MA: Case Postale 4700, Succ. Sainte-Foy Sainte-Foy PQ G1V4E4	Discont.
Equitable Life Assurance Society of the United States, The	P.O. Box 14, 606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Equitable Life Insurance Company of Canada, The	One Westmount Road North Waterloo ON N2J4C7	A.E.
Euler American Credit Indemnity Company	1702 - 1155 Rene-Levesque Boulevard West, CIBC Tower Montreal PQ H3B3Z7	D.
Everest Insurance Company of Canada	P.O. Box 431, 2520 - 130 King Street West Toronto ON M5X1E3	B.C.D.
Factory Mutual Insurance Company	500 - 165 Commerce Valley Drive West Thornhill ON L3T7V8	B.D.
Federal Insurance Company	One Financial Place, 1 Adelaide Street East Toronto ON M5C2V9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Federated Insurance Company of Canada	717 Portage Avenue Winnipeg MB R3G0M8 MA: P.O. Box 5800 Winnipeg MB R3C3C9	B.D.
Federated Life Insurance Company of Canada	717 Portage Avenue Winnipeg MB R3G0M8 MA: P.O. Box 5800 Winnipeg MB R3C3C9	A.E.
Federation Insurance Company of Canada	500 - 1000 de la Gauchetiere Street West Montreal PQ H3B4W5	C.D.
First American Title Insurance Company	2235 Sheridan Garden Drive Oakville ON L6J7Y5	D.
First Canadian Insurance Corporation	10727 - 82 Avenue Edmonton AB T8A2B1	A.E.
First North American Insurance Company	5650 Yonge Street North York ON M2M4G4	D.
Forethought Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	Discont.
Fortis Benefits Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.
GCAN Insurance Company	480 University Avenue Toronto ON M5G1V6	B.C.D.
GE Capital Mortgage Insurance Company (Canada)	2300 Meadowvale Boulevard Mississauga ON L5N5P9	D.
General American Life Insurance Company	1000 - 1255 Peel Street Montreal PQ H3B2T9	A.E.
Gerber Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	A.
Gerling Global Life Insurance Company	480 University Avenue Toronto ON M5G1V6	A.
Germania Mutual Insurance Company	Box 57, 423 Kaiser William Avenue Langenburg SK S0A2A0	B.D.
GMS Insurance Inc.	200 - 3303 Hillsdale Street Regina SK S4S7J8	D.
Gore Mutual Insurance Company	252 Dundas Street North Cambridge ON N1R5T3	B.D.
Grain Insurance and Guarantee Company	1240 One Lombard Place Winnipeg MB R3B0V9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Grand Orange Lodge of British America, Benefit Fund, The	94 Sheppard Avenue West Willowdale ON M2N1M5	Fraternal
Great American Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great American Insurance Company of New York	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	B.C.D.
Great-West Life Assurance Company, The	100 Osborne Street North Winnipeg MB R3C3A5	A.E.
Green Shield Canada	P.O. Box 1606, 8677 Anchor Drive Windsor ON N9A6W1	D.
Guarantee Company of North America, The	1560 Place du Canada Montreal PQ H3B2R4 MA: 1400 - 4950 Yonge Street Toronto ON M2N6K1	B.D.
Hartford Fire Insurance Company	504 - 36 York Mills Road Toronto ON M2P2E9	B.C.D.
Hartford Life Insurance Company	1103 - 4 King Street West Toronto ON M5H1B6	A.E.
Heritage General Insurance Company	401 Bay Street, 18th Floor Toronto ON M5H2Y4	D.
Home Insurance Company, The	500 - 36 King Street East Toronto ON M5C1E5	Discont.
Household Life Insurance Company	101 Duncan Mills Road North York ON M3B1Z3	A.E.
Independent Order of Foresters, The	789 Don Mills Road Toronto ON M3C1T9	Fraternal
Industrial Alliance Insurance and Financial Services Inc.	1080 Chemin Saint-Louis Sillery PQ G1K7M3	A.E.
Industrial-Alliance Pacific General Insurance Corporation	2165 West Broadway Vancouver BC V6B5H6	D.
Industrial-Alliance Pacific Life Insurance Company	2165 Broadway West Vancouver BC V6K4N5 MA: P.O. Box 5900 Vancouver BC V6B5H6	A.E.
ING Insurance Company of Canada	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.C.D.
ING Novex Insurance Company of Canada	600 - 5775 Yonge Street Toronto ON M2M4J1	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Jevco Insurance Company	1150 - 2021 Union Avenue Montreal PQ H3A2S9	D.
John Alden Life Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	Discont.
John Hancock Life Insurance Company	P.O. Box 4606, Station A, 2 Queen Street East Toronto ON M5W4Z2	A.E.
Kingsway General Insurance Company	200 - 5310 Explorer Drive Mississauga ON L4W5H8	B.D.
Knights of Columbus	25 Campbell Street Belleville ON K8N1S6	Fraternal
Langdon Insurance Company	111 Westmount Road South Waterloo ON N2J4S4	B.C.D.
Lawyers Title Insurance Corporation	90 Mulcaster Street Barrie ON L4M3M5	D.
Lawyers' Professional Indemnity Company	2200 - 1 Dundas Street West Toronto ON M5G1Z3	D.
Legacy General Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	D.
Liberty Insurance Company of Canada	100 - 675 Cochrane Drive Unionville ON L3R0S7	B.D.
Liberty Life Assurance Co. of Boston	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	A.E.
Liberty Mutual Fire Insurance Company	100 - 675 Cochrane Drive Unionville ON L3R0S7	B.D.
Liberty Mutual Insurance Company	1000 - 181 Bay Street, BCE Place Toronto ON M5J2T3	B.C.D.
Life Insurance Company of North America	606 - 55 Town Centre Court Scarborough ON M1P4X4	A.E.
Life Investors Insurance Company of America	68 Scollard Street, 2nd Floor Toronto ON M5R1G2	A.E.
Lincoln National Life Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	Discont.
Lloyd's Underwriters	1540 - 1155 rue Metcalfe Montreal PQ H3B2V6	B.C.D.
Lombard General Insurance Company of Canada	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Lombard Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.C.D.
London and Midland General Insurance Company	201 Queens Avenue London ON N6A1J1	B.D.
London Life Insurance Company	255 Dufferin Avenue London ON N6A4K1	A.E.
Lumbermens Mutual Casualty Company	770 - 141 Adelaide Street West Toronto ON M5H3L5	Discont.
Lutheran Life Insurance Society of Canada	470 Weber Street North Waterloo ON N2J4G4	Fraternal
Manufacturers Life Insurance Company, The	200 Bloor Street East Toronto ON M4W1E5	A.E.
Manulife Canada Ltd.	500 King Street North Waterloo ON N2J4C6	A.E.
Maritime Life Assurance Company, The	7 Maritime Place Halifax NS B3J2X5 MA: P.O. Box 1030 Halifax NS B3J2X5	A.E.
Markel Insurance Company of Canada	55 University Avenue, 14th Floor Toronto ON M5J2H7	B.C.D.
Massachusetts Mutual Life Insurance Company	2800 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
MAX Canada Insurance Company	140 Foundry Street Baden ON N3A2P7	B.D.
MD Life Insurance Company	1870 Alta Vista Drive Ottawa ON K1G6R7	A.
Mennonite Mutual Fire Insurance Company of Saskatchewan	Box 190 Waldheim SK S0K4R0	B.D.
Metropolitan Life Insurance Company	1750 - 360 Albert Street Ottawa ON K1R7X7	A.E.
MFC Insurance Company Limited	500 King Street North Waterloo ON N2J4C6	A.E.
Millennium Insurance Corporation	10727 - 82 Avenue Edmonton AB T6E2B1	D.
Minnesota Life Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Mitsui Sumitomo Insurance Company, Limited	1 Adelaide Street East, 15th Floor Toronto ON M5C2V9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Mortgage Insurance Company of Canada, The	400 - 100 Yonge Street Toronto ON M5H1H1	D.
Motors Insurance Corporation	400 - 8500 Leslie Street Thornhill ON L3T7M8	B.D.
National Bank Life Insurance Company	1100 rue Universite, 12 e etage Montreal PQ H3B2G7	A.E.
National Fidelity Life Insurance Company	104 - 19 Celina Street Oshawa ON L1H4M9	A.E.
National Life Assurance Company of Canada, The	522 University Avenue Toronto ON M5G1Y7	A.E.
New York Life Insurance Company	2100 - 40 King Street West, Scotia Plaza Toronto ON M5H3C2	A.E.
Nordic Insurance Company of Canada, The	181 University Avenue, 7th Floor Toronto ON M5H3M7	B.D.
North American Specialty Insurance Company	P.O. Box 50, 2200 - 150 King Street West Toronto ON M5H1J9	B.C.D.
North Waterloo Farmers Mutual Insurance Company, The	100 Erb Street East Waterloo ON N2J1L9	C.D.
North West Commercial Travellers' Association of Canada, The	28 Main Street South, 2nd Floor Winnipeg MB R3L2R1 MA: P.O. Box 336 Winnipeg MB R3C2H6	Fraternal
Northern Indemnity, Inc.	77 King Street West, 34th Floor Toronto ON M5K1K2	D.
Old Republic Insurance Company of Canada	Box 557, 100 King Street West Hamilton ON L8N3K9	B.D.
Optimum Frontier Insurance Company	200 - 147 McIntyre Street West North Bay ON P1B2Y5 MA: P.O. Box 1288 North Bay ON P1B8K5	B.D.
Order of United Commercial Travelers of America, The	300 - 901 Centre Street North Calgary AB T2E2P6	Fraternal
Palliser Insurance Company Limited	103 - 3502 Taylor Street East Saskatoon SK S7H5H9 MA: P.O. Box 1358 Saskatoon SK S7K3N9	C.
Peace Hills General Insurance Company	300 - 10709 Jasper Avenue Edmonton AB T5J3N3	B.D.
Penncorp Life Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Pennsylvania Life Insurance Company	55 Superior Boulevard Mississauga ON L5T2X9	A.E.
Personal Insurance Company, The	6300 boulevard de la Rive-Sud Levis PQ G6V6P9	B.D.
Pool Insurance Company	1301 - 220 Portage Avenue Winnipeg MB R3C0A5	D.
Portage la Prairie Mutual Insurance Company, The	749 Saskatchewan Avenue East Portage La Prairie MB R1N3B8 MA: P.O. Box 340 Portage La Prairie MB R1N3B8	B.D.
Primerica Life Insurance Company of Canada	300 - 2000 Argentia Road, Plaza V Mississauga ON L5N2R7	A.E.
Primmum Insurance Company	2161 Yonge Street Toronto ON M4S3A6 MA: 50 Place Cremazie Montreal PQ H2P1B6	B.D.
Principal Life Insurance Company	1300 Bay Street, 4th Floor Toronto ON M5R3K8	A.E.
Protective Insurance Company	68 Scollard Street, 2nd Floor Toronto ON M5R3K8	D.
Provident Life and Accident Insurance Company	1122 International Boulevard Burlington ON L7R4C1	A.E.
Prudential Insurance Company of America, The	1200 - 300 Consilium Place Toronto ON M1H3G2	A.E.
Rain and Hail Insurance Corporation	200 - 4303 Albert Street Regina SK S4S3R6	C.
RBC General Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 5010, Station A Mississauga ON L5A4L2	B.D.
RBC Life Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 515, Station A Mississauga ON L5A4M3	A.E.
RBC Travel Insurance Company	6880 Financial Drive, West Tower Mississauga ON L5N7Y5 MA: P.O. Box 97, Station A Mississauga ON L5A2Y9	D.
Red River Valley Mutual Insurance Company	245 Centre Avenue East Altona MB R0G0B0 MA: P.O. Box 940 Altona MB R0G0B0	B.C.D.
Reliable Life Insurance Company	Box 557, 100 King Street West Hamilton ON L8N3K9	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Reliance Insurance Company	Box 61, 1906 - 200 King Street West Toronto ON M5H3T4 MA: c/o KPMG Inc., 800 Bay Street, 8th Floor Toronto ON M5S3A9	Discont.
RGA Life Reinsurance Company of Canada	1200 - 55 University Avenue Toronto ON M5J2H7 MA: 1000 - 1255 Peel Street Montreal PQ H3B2T9	Reinsurer.
Robin Hood Employees' Mutual Insurance Association	Box 537 Saskatoon SK S7K3L6	Fraternal.
Royal & Sun Alliance Insurance Company of Canada	10 Wellington Street East Toronto ON M5E1L5	B.C.D.
Saskatchewan Motor Club Insurance Company Limited	200 Albert Street North Regina SK S4R5E2	D.
Saskatchewan Mutual Insurance Company	279 - 3rd Avenue North Saskatoon SK S7K2H8	B.D.
Saskatchewan Teachers' Federation	2317 Arlington Avenue Saskatoon SK S7J2H8	Fraternal.
Scotia General Insurance Company	400 - 100 Yonge Street Toronto ON M5H1H1	D.
Scotia Life Insurance Company	c/o Scotia Insurance, 100 Yonge Street, 4th Floor Toronto ON M5H1H1	A.E.
Scottish & York Insurance Co. Limited	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.D.
Security Insurance Company of Hartford	702 - 155 University Avenue Toronto ON M5H3B7	B.D.
Security National Insurance Company	50 Place Cremazie Montreal PQ H2P1B6	B.D.
Sentry Insurance A Mutual Company	2100 - 40 King Street West, Scotia Tower Toronto ON M5H3C2	B.D.
SGI Canada Insurance Services Ltd.	2260 - 11th Avenue Regina SK S4P0J9	B.C.D.
Sompo Japan Insurance Inc.	130 King Street West, 12th Floor Toronto ON M5X1A6	B.D.
Sons of Scotland Benevolent Association	202 - 40 Eglinton Avenue East Toronto ON M4P3A2	Fraternal.
Sovereign General Insurance Company, The	500 - 6700 Macleod Trail South East Calgary AB T2H0L3	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Specialty National Insurance Company	500 - 36 King Street East Toronto ON M5C1E5	Discont.
SSQ Life Insurance Company Inc.	P.O. Box 10500, 2525 Boulevard Laurier Sainte-Foy PQ G1V4H6	A.E.
St. Paul Fire and Marine Insurance Company	1200 - 121 King Street West Toronto ON M5H3T9	B.D.
St. Paul Guarantee Insurance Company	77 King Street West, 34th Floor, Royal Trust Tower Toronto ON M5K1K2	C.D.
Standard Life Assurance Company of Canada, The	1245 Sherbrooke Street West Montreal PQ H3G1G3	A.
Standard Life Assurance Company, The	1245 Sherbrooke Street West Montreal PQ H3G1G3	A.E.
Stewart Title Guaranty Company	500 - 1400 Blair Place Ottawa ON K1J9B8	D.
Stonebridge Life Insurance Company	80 Tiverton Court, 5th Floor Markham ON L3R0G4	A.E.
Sun Life Assurance Company of Canada	150 King Street West Toronto ON M5H1J9	A.E.
Superior Life Insurance Company	100 - 6205 - B Airport Road Mississauga ON L4V1E1	A.E.
Swiss Re Life & Health Canada	3000 - 161 Bay Street, Canada Trust Tower Toronto ON M5J2T6	Reinsurer.
Swiss Reinsurance Company	3000 - 161 Bay Street, Canada Trust Tower Toronto ON M5J2T6	Reinsurer.
T.H.E. Insurance Company	1010 - 48 Yonge Street Toronto ON M5E1G6	B.D.
TD General Insurance Company	2161 Yonge Street, 4th Floor Toronto ON M4S3A6 MA: 50 Place Cremazie Montreal PQ H2P1B6	D.
TD Life Insurance Company	120 Adelaide Street West, 2nd Floor Toronto ON M5H1T1	A.E.
Temple Insurance Company	390 Bay Street, 22nd Floor Toronto ON M5H2Y2	B.C.D.
TIG Insurance Company	P.O. Box 5800, 717 Portage Avenue Winnipeg MB R3C3C9	B.D.
Tokio Marine & Fire Insurance Company Limited, The	105 Adelaide Street West Toronto ON M5H1P9	B.D.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Traders General Insurance Company	2206 Eglinton Avenue East Scarborough ON M1L4S8	B.C.D.
Trafalgar Insurance Company of Canada	700 - 10 York Mills Road Toronto ON M4P2G5	B.D.
Trans Global Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	B.D.
Trans Global Life Insurance Company	275 - 16930 - 114 Avenue Edmonton AB T5M3S2	A.E.
Transamerica Life Canada	300 Consilium Place Toronto ON M1H3G2	A.E.
Transatlantic Reinsurance Company	145 Wellington Street West Toronto ON M5J1H8	Reinsurer.
Travelers Casualty and Surety Company of Canada	1070 - 36 Toronto Street Toronto ON M5C2C5	B.D.
Travelers Indemnity Company, The	1070 - 36 Toronto Street Toronto ON M5C2C5	B.D.
Travelers Insurance Company, The	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	Discont.
Trent Health Insurance Company	1200 - 438 University Avenue Toronto ON M5G2K8	Reinsurer.
UAP - NewRotterdam Insurance Company N.V.	2206 Eglinton Avenue East Scarborough ON M1L4S8	Discont.
Ukrainian Fraternal Society of Canada	235 McGregor Street Winnipeg MB R2W4W5	Fraternal.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	804 Selkirk Avenue Winnipeg MB R2W2N6	Fraternal.
Ukrainian National Association, Inc.	406 - 2800 - 14th Avenue Markham ON L3R0E4	Fraternal.
Unifund Assurance Company	95 Elizabeth Avenue St. John's NF A1B1R7 MA: P.O. Box 12049 St. John's NF A1B1R7	B.D.
Union Fidelity Life Insurance Company	200 Wellington Street West Toronto ON M5V3C7	Discont.
United American Insurance Company	2800 - 130 Adelaide Street West Toronto ON M5H3P5	A.
Unity Life of Canada	112 St. Clair Avenue West Toronto ON M4V2Y3	A.E.

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Utica Mutual Insurance Company	1145 Nicholson Road, Unit 2 Newmarket ON L3Y7V1	B.D.
Virginia Surety Company, Inc.	300 - 7300 Warden Avenue Markham ON L3R0X3	D.
Waterloo Insurance Company	111 Westmount Road South Waterloo ON N2J4S4 MA: P.O. Box 2000 Waterloo ON N2J4S4	B.D.
Wawanesa Life Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	A.E.
Wawanesa Mutual Insurance Company, The	191 Broadway Winnipeg MB R3C3P1	B.D.
Western Agricultural Insurance Corporation	339 Main Street North Moose Jaw SK S6H4N7 MA: P.O. Box 100 Moose Jaw SK S6H4N7	C.
Western Assurance Company	10 Wellington Street East Toronto ON M5E1L5	C.D.
Western Surety Company	2000 - 1874 Scarth Street Regina SK S4P2G8 MA: P.O. Box 527 Regina SK S4P2G8	D.
Workers Benevolent Association of Canada	595 Pritchard Avenue Winnipeg MB R2W2K4	Fraternal.
XL Insurance Company Limited	1075 Bay Street Toronto ON M5S2B1	D.
XL Reinsurance America Inc.	700 - 350 Albert Street Ottawa ON K1R1A4	B.D.
Zenith Insurance Company	105 Adelaide Street West Toronto ON M5H1P9	B.D.
Zurich Insurance Company	400 University Avenue Toronto ON M5G1S7	B.D.
Reciprocals		
Asset Protection Insurance Exchange	1221 - 8th Street East Saskatoon SK S7H0S5	
Canadian Applicators Insurance Reciprocal	1002 Warsaw Avenue Winnipeg MB R3M1E4	
Canadian Lawyers Insurance Association	600 - 919 - 11th Avenue South West Calgary AB T2R1P3 MA: 306 - 20 Queen Street West Toronto ON M5H3R3	

NAME OF COMPANY	CANADIAN HEAD OFFICE	CLASS(ES) LICENSED
Canadian Universities Reciprocal Insurance Exchange	5500 North Service Road, 9th Floor Burlington ON L7L6W6	
Community Newspapers Reciprocal Insurance Exchange	103 - 3050 Harvester Road Burlington ON L7N3J1	
Healthcare Insurance Reciprocal of Canada	1600 - 4711 Yonge Street Toronto ON M2N6K8	
Lumbermen's Underwriting Alliance	500 - 185 Dorval Avenue Dorval PQ H9S5J9	
Western Reciprocal Group	260 Inglenook Road Headingley MB R4H1C8	
Automobile Fund		
Saskatchewan Auto Fund	2260 - 11th Avenue Regina SK S4P0J9	Not Licensed.
Crown Corporations		
SGI	2260 - 11th Avenue Regina SK S4P0J9	B.D.

FRATERNAL SOCIETIES

SASKATCHEWAN - 2003

Table 1 - Exhibit of Premiums and Disbursements - "$000"

	Exhibit of Premiums, Contributions and Dues				Disbursements Under Certificate			
	Life Insurance Funds	Sickness and Accident Insurance Funds	Fraternal and Expense Funds	Total	Life Insurance Funds	Sickness and Accident Insurance Funds	Dividend Total	Total
	$	$	$	$	$	$	$	$
ACTRA Fraternal Benefit Society	7	47	41	95	5	40		45
Canadian Professional Sales Association	1	8		9	5			5
Grand Orange Lodge of British America, Benefit Fund, The	1			1	2			2
Independent Order of Foresters, The	846	2		848	735		241	976
Knights of Columbus	12,427	22	42	12,491	4,074	1	3,049	7,124
Lutheran Life Insurance Society of Canada	3,393	55		3,448	2,059	9	798	2,866
North West Commercial Travellers' Association of Canada, The	2		33	35	26		9	35
Order of United Commercial Travelers of America, The	5	35		40	15	8		23
Robin Hood Employees' Mutual Insurance Association		221		221		154	36	190
Saskatchewan Teachers' Federation		6,603	6,767	13,370		7,796		7,796
Sons of Scotland Benevolent Association	3			3	6			6
Ukrainian Fraternal Society of Canada	6			6	1		3	4
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	7			7	8		1	9
Ukrainian National Association, Inc.	11			11	14			14
Workers Benevolent Association of Canada	1			1	4			4
2003 TOTALS	$ 16,710	$ 6,993	$ 6,883	$ 30,586	$ 6,954	$ 8,008	$ 4,137	$ 19,099

FRATERNAL SOCIETIES

SASKATCHEWAN - 2003

Table 2 - Life Insurance in Force - "$000"

	Policies in Force at end of 2002	Additions During Year (New Effected and Other Additions)	Reductions During Year For All Reasons	Currency Revaluation		Policies in Force at end of 2003
	Amount	Amount	Amount	Amount	Number	Amount
	$	$	$	$		$
ACTRA Fraternal Benefit Society	2,764	150	423		127	2,491
Canadian Professional Sales Association	306	-160	24		31	122
Grand Orange Lodge of British America, Benefit Fund, The	87	1	6		18	82
Independent Order of Foresters, The	52,355	465	5,057		2,178	47,763
Knights of Columbus	517,145	61,751	21,308		15,196	557,588
Lutheran Life Insurance Society of Canada	154,303	26,459	9,205		4,591	171,557
North West Commercial Travellers' Association of Canada, The	389	5	24		362	370
Order of United Commercial Travelers of America, The	1,182		17		66	1,165
Robin Hood Employees' Mutual Insurance Association	17		1		130	16
Saskatchewan Teachers' Federation						0
Sons of Scotland Benevolent Association	183		7		79	176
Ukrainian Fraternal Society of Canada	500	12	8		173	504
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	543	31	8		97	566
Ukrainian National Association, Inc.	513	15	19		151	509
Workers Benevolent Association of Canada	172		7		62	165
2003 TOTALS	$ 730,459	$ 88,729	$ 36,114	$	23,261	$ 783,074

SASKATCHEWAN INSURANCE EXHIBIT

COMPARATIVE SUMMARY OF TOTAL BUSINESS IN ALL CLASSES - "$000"

	Direct Premiums Written	Direct Claims Incurred	Ratio
OTHER THAN LIFE			
Accident and Sickness Insurance (excluding Fraternals)	$ 309,395	$ 183,604	59.3
Guarantee Insurance (Fidelity, Surety, Title and Legal)	9,657	1,821	18.9
Hail Insurance	54,651	42,174	77.2
Aircraft Insurance	6,532	-181	
Automobile Accident Insurance Act	493,657	451,762	91.5
Automobile Extension Insurance	117,855	57,441	48.7
Boiler and Machinery Insurance	13,635	3,804	27.9
Liability Insurance	84,554	56,849	67.2
Marine Insurance	2,108	432	20.5
Mortgage Insurance	4,793	87	1.8
Property Insurance	336,153	181,313	53.9
(A) TOTALS	$ 1,432,990	$ 979,106	68.3
Life Insurance (all plans excluding Fraternals)	$ 562,953		
Claims: Dividends		$ 52,246	
Death Claims		131,148	
Accidental Death Claims		543	
Disability Claims		287	
Matured Endowments		1,951	
Annuity Payments		120,147	
Surrender Values		129,706	
Settlement Annuities		459	
(B) TOTALS	$ 562,953	$ 436,487	77.5
GRAND TOTALS (all classes A and B)	$ 1,995,943	$ 1,415,593	70.9

ACCIDENT AND SICKNESS INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	32,590	18,320	56.2
1979	35,629	22,159	62.2
1980	39,191	26,407	67.4
1981	47,119	30,138	64.0
1982	53,238	34,825	65.4
1983	59,646	39,211	65.7
1984	66,125	41,209	62.3
1985	67,698	48,527	71.7
1986	67,184	47,649	70.9
1987	79,800	51,037	64.0
1988	86,392	58,110	67.3
1989	90,933	65,654	72.2
1990	93,395	65,810	70.5
1991	103,702	77,903	75.1
1992	103,042	78,299	76.0
1993	118,335	90,103	76.1
1994	130,182	86,811	66.7
1995	147,809	109,123	73.8
1996	156,187	108,699	69.6
1997	172,055	129,563	75.3
1998	181,364	120,699	66.6
1999	198,051	138,923	70.1
2000	228,311	173,664	76.1
2001	247,921	171,516	69.2
2002	271,866	159,396	58.6
2003	309,395	183,604	59.3

HAIL INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	15,699	9,202	58.6
1979	15,517	14,483	93.3
1980	12,386	7,659	61.8
1981	20,533	21,657	105.5
1982	26,892	20,829	77.5
1983	28,774	34,047	118.3
1984	37,999	26,670	70.2
1985	30,440	12,959	42.6
1986	31,171	13,782	44.2
1987	22,284	9,364	42.0
1988	17,039	6,894	40.5
1989	24,369	19,565	80.3
1990	22,948	23,672	103.2
1991	24,982	29,945	119.9
1992	27,519	10,738	39.9
1993	34,163	14,813	43.4
1994	39,070	68,480	175.3
1995	42,201	66,672	158.0
1996	63,137	26,927	42.6
1997	48,981	23,534	48.0
1998	50,482	18,249	36.1
1999	43,072	24,082	55.9
2000	44,824	53,026	118.3
2001	42,662	52,726	123.6
2002	53,538	30,855	57.6
2003	54,651	42,174	77.2

LIFE INSURANCE (All Plans Excluding Fraternals)

COMPARATIVE TOTALS - "$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1978	161,163	89,138	55.3
1979	180,494	105,950	58.7
1980	219,872	127,857	58.2
1981	280,310	165,425	59.0
1982	247,752	200,357	80.9
1983	258,718	197,383	76.3
1984	288,806	213,962	74.1
1985	332,391	277,406	83.5
1986	336,976	291,531	86.5
1987	401,863	348,609	86.7
1988	424,740	359,841	84.7
1989	467,301	346,226	74.1
1990	546,787	423,655	77.5
1991	582,350	465,763	80.0
1992	498,794	434,574	87.1
1993	474,979	533,063	112.2
1994	480,921	563,298	117.1
1995	510,746	581,047	113.7
1996	430,277	609,698	141.7
1997	447,517	634,269	141.7
1998	421,189	597,817	141.9
1999	464,391	590,093	127.1
2000	474,112	576,587	121.6
2001	482,590	502,858	104.2
2002	507,511	470,163	92.6
2003	562,953	436,487	77.5

PROPERTY AND CASUALTY - AIRCRAFT INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	1,677	1,245	74.2
1979	1,924	1,603	83.3
1980	2,641	3,978	150.6
1981	2,224	1,894	85.2
1982	3,707	3,803	102.6
1983	2,905	1,662	57.2
1984	2,596	2,101	80.9
1985	3,403	1,097	32.2
1986	4,284	1,982	46.3
1987	3,863	449	11.6
1988	2,897	1,727	59.6
1989	2.603	1,815	69.7
1990	2,133	1,883	88.3
1991	2,597	2,135	82.2
1992	3,172	1,343	42.3
1993	3,544	1,477	41.7
1994	3,395	1,781	52.5
1995	3,502	2,314	66.1
1996	4,330	3,141	72.5
1997	4,037	8,244	204.2
1998	4,360	3,144	72.1
1999	3,426	2,609	76.2
2000	5,725	1,866	32.6
2001	6,287	3,749	59.6
2002	6,289	17,011	270.5
2003	6,532	-181	

PROPERTY AND CASUALTY - AUTOMOBILE ACCIDENT INSURANCE ACT

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	88,055	76,085	86.4
1979	92,886	101,774	109.6
1980	119,166	116,491	97.8
1981	163,677	123,674	75.6
1982	170,400	141,437	83.0
1983	179,055	141,667	79.1
1984	192,840	148,980	77.3
1985	189,509	191,052	100.8
1986	191,842	197,753	103.1
1987	202,728	229,838	113.4
1988	229,091	224,101	97.8
1989	243,016	212,023	87.2
1990	251,329	219,559	87.4
1991	258,610	260,885	100.9
1992	275,781	298,568	108.3
1993	298,986	315,727	105.6
1994	314,618	406,596	129.2
1995	324,840	333,329	102.6
1996	318,604	362,460	113.8
1997	362,682	372,828	102.8
1998	405,601	350,292	86.4
1999	429,045	384,324	89.6
2000	448,472	411,172	91.7
2001	420,020	465,418	110.8
2002	488,178	435,312	89.2
2003	493,657	451,762	91.5

PROPERTY AND CASUALTY - AUTOMOBILE EXTENSION INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	20,744	10,480	50.5
1979	21,581	13,716	63.6
1980	27,177	20,715	76.2
1981	32,723	25,362	77.5
1982	35,722	34,177	95.7
1983	46,399	30,352	65.4
1984	47,835	29,805	62.3
1985	51,037	32,839	64.3
1986	57,233	36,016	62.9
1987	59,110	32,660	55.3
1988	59,263	33,696	56.9
1989	57,903	35,312	61.0
1990	58,945	34,319	58.2
1991	59,726	36,174	60.6
1992	62,015	39,789	64.2
1993	61,001	29,632	48.6
1994	61,276	41,865	68.6
1995	61,864	43,723	70.7
1996	67,089	42,206	62.9
1997	79,646	46,309	58.1
1998	87,485	51,784	59.2
1999	87,094	51,870	59.6
2000	91,102	63,332	69.5
2001	97,544	76,472	78.4
2002	106,484	66,465	62.4
2003	117,855	57,441	48.7

PROPERTY AND CASUALTY - BOILER AND MACHINERY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	1,495	1,287	86.1
1979	2,444	333	13.6
1980	2,663	1,333	50.1
1981	3,698	2,272	61.4
1982	3,123	965	30.9
1983	1,516	519	34.2
1984	1,855	943	50.8
1985	4,226	545	12.9
1986	2,843	1,107	38.9
1987	3,610	524	14.5
1988	3,827	1,804	47.1
1989	3,851	1,881	48.8
1990	3,901	2,198	56.3
1991	3,962	2,305	58.2
1992	335	1,376	28.5
1993	5,060	1,431	28.3
1994	5,933	10,138	170.9
1995	7,255	-639	
1996	7,899	3,788	48.0
1997	8,415	7,260	86.3
1998	7,470	5,278	70.7
1999	8,243	3,492	42.4
2000	5,936	7,932	133.6
2001	8,056	752	9.3
2002	11,478	7,121	62.0
2003	13,635	3,804	27.9

PROPERTY AND CASUALTY - GUARANTEE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	3,193	602	18.9
1979	3,816	1,890	49.5
1980	4,210	2,756	65.5
1981	4,604	1,929	41.9
1982	5,995	2,363	39.4
1983	5,546	2,715	49.0
1984	5,308	1,065	20.1
1985	6,456	2,990	46.3
1986	8,050	1,260	15.7
1987	6,952	2,201	31.7
1988	6,771	2,683	39.6
1989	6,657	2,521	37.9
1990	6,988	2,331	33.4
1991	5,657	1,409	24.9
1992	4,634	1,017	21.9
1993	4,897	2,231	45.6
1994	5,918	701	11.8
1995	6,474	527	8.1
1996	6,424	315	4.9
1997	6,905	134	1.9
1998	7,013	1,348	19.2
1999	7,080	724	10.2
2000	6,660	1,430	21.5
2001	7,841	2,518	32.1
2002	8,557	571	6.7
2003	9,657	1,821	18.9

PROPERTY AND CASUALTY - LIABILITY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	8,707	4,533	52.1
1979	9,835	6,425	65.3
1980	11,070	5,603	50.6
1981	12,333	10,983	89.1
1982	13,313	12,494	93.8
1983	14,705	15,967	108.6
1984	15,627	19,600	125.4
1985	22,870	23,293	101.8
1986	35,796	17,691	49.4
1987	34,555	22,582	65.4
1988	35,576	19,947	56.1
1989	42,308	17,517	41.4
1990	34,692	12,954	37.3
1991	36,502	14,316	39.2
1992	33,236	23,034	69.3
1993	32,212	18,852	58.5
1994	38,163	18,118	47.5
1995	40,950	20,466	50.0
1996	49,967	32,671	65.4
1997	45,921	20,102	43.8
1998	48,276	34,281	71.0
1999	50,894	28,980	56.9
2000	51,998	28,608	55.0
2001	57,388	47,271	82.4
2002	67,511	41,385	61.3
2003	84,554	56,849	67.2

PROPERTY AND CASUALTY - MARINE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	91	13	14.3
1979	65	27	41.5
1980	160	53	33.1
1981	126	46	36.5
1982	129	-1	
1983	57	53	93.0
1984	19	0	
1985	111	47	42.3
1986	87	86	98.9
1987	68	18	26.5
1988	118	65	55.1
1989	96	35	36.5
1990	74	341	460.8
1991	91	-136	
1992	93	-15	
1993	112	89	79.5
1994	52	134	257.7
1995	109	146	133.9
1996	299	-2	
1997	205	99	48.3
1998	263	21	8.0
1999	1,190	239	20.1
2000	92	16	17.4
2001	673	61	9.1
2002	1,970	3,112	158.0
2003	2,108	432	20.5

PROPERTY AND CASUALTY - MORTGAGE INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	2,366	714	30.2
1979	2,425	738	30.4
1980	1,651	1,743	105.6
1981	1,067	1,343	125.9
1982	449	2,456	547.0
1983	549	2,927	533.2
1984	278	677	243.5
1985	464	828	178.4
1986	1,440	258	17.9
1987	1,491	-75	
1988	1,367	1,154	84.4
1989	929	2,037	219.3
1990	1,105	1,875	169.7
1991	1,267	1,755	138.5
1992	1,405	890	63.3
1993	243	337	138.7
1994	2	387	19,350.0
1995	8	63	787.5
1996	281	-65	
1997	1,191	85	7.1
1998	1,228	152	12.4
1999	1,273	-94	
2000	1,316	117	8.9
2001	1,707	164	9.6
2002	3,056	315	10.3
2003	4,793	87	1.8

PROPERTY AND CASUALTY - PROPERTY INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Claims	Loss Ratio (Percent)
1978	86,591	38,780	44.8
1979	99,217	65,917	66.4
1980	112,490	70,768	62.9
1981	133,994	78,246	58.4
1982	146,344	101,212	69.2
1983	163,501	177,251	108.4
1984	166,430	117,099	70.4
1985	179,068	116,734	65.2
1986	189,874	177,337	93.4
1987	193,348	124,962	64.6
1988	192,209	132,565	69.0
1989	184,454	149,497	81.0
1990	189,870	128,201	67.5
1991	187,134	138,728	74.1
1992	193,885	126,695	65.3
1993	206,981	171,340	82.8
1994	209,314	139,232	66.5
1995	222,673	169,322	76.0
1996	231,358	145,406	62.8
1997	242,572	133,824	55.2
1998	240,018	126,993	52.9
1999	240,455	159,141	66.2
2000	247,482	158,592	64.1
2001	267,612	180,251	67.4
2002	298,507	179,720	60.2
2003	336,153	181,313	53.9

TOTAL INSURANCE

COMPARATIVE TOTALS - "$000"

Year	Premiums	Disbursements to Policyholders	Loss Ratio (Percent)
1978	422,370	250,399	59.3
1979	465,834	335,015	71.9
1980	552,677	383,364	69.4
1981	702,408	462,968	65.9
1982	707,064	554,916	78.5
1983	761,371	643,752	84.6
1984	825,718	602,111	72.9
1985	887,673	708,317	79.8
1986	926,780	786,452	84.9
1987	1,009,672	822,169	81.4
1988	1,059,290	842,587	79.5
1989	1,124,420	854,083	76.0
1990	1,212,167	916,798	75.6
1991	1,266,580	1,031,182	81.4
1992	1,207,007	1,015,419	84.1
1993	1,240,513	1,179,095	95.0
1994	1,288,844	1,337,541	103.8
1995	1,368,431	1,326,093	96.9
1996	1,334,240	1,328,256	99.6
1997	1,420,127	1,376,251	96.9
1998	1,454,749	1,310,509	90.1
1999	1,534,214	1,384,610	90.2
2000	1,606,030	1,476,342	91.9
2001	1,640,301	1,503,756	91.7
2002	1,824,945	1,411,426	77.3
2003	1,995,943	1,415,593	70.9

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	64	17	26.6
ACE INA Life Insurance	991	-16	
Aetna Life Insurance Company	234	10	4.3
AIG Assurance Canada	107	51	47.7
AIG Life Insurance Company of Canada	2,295	10	0.4
Allianz Insurance Company of Canada	305		
Allianz Life Insurance Company of North America	37	118	318.9
American Bankers Insurance Company of Florida	891	129	14.5
American Bankers Life Assurance Company of Florida	2,757	334	12.1
American Home Assurance Company	304	103	33.9
American Income Life Insurance Company	466	217	46.6
AMEX Assurance Company	24		
Aviva Insurance Company of Canada	86		
AXA Insurance (Canada)	509	263	51.7
Blue Cross Life Insurance Company of Canada	4,078	1,067	26.2
BMO Life Insurance Company	908	29	3.2
Canada Life Assurance Company, The	54,122	39,826	73.6
Canadian Premier Life Insurance Company	4,505	1,033	22.9
Chubb Insurance Company of Canada	14	4	28.6
CIBC Life Insurance Company Limited	548	1	0.2
CIGNA Life Insurance Company of Canada	46		
Citadel General Assurance Company, The	851	1,561	183.4
Co-operators General Insurance Company	18	3	16.7
Co-operators Life Insurance Company	23,566	15,678	66.5
Combined Insurance Company of America	10,538	3,412	32.4
Connecticut General Life Insurance Company	2		
Continental Casualty Company		-16	
CT Financial Assurance Company	261	44	16.9
CUMIS General Insurance Company	39	-2	
CUMIS Life Insurance Company	12,223	4,000	32.7
Desjardins Financial Security Life Assurance Company	5,946	3,608	60.7
Empire Life Insurance Company, The	715	440	61.5
Equitable Life Insurance Company of Canada, The	1,685	1,361	80.8
Federated Life Insurance Company of Canada	1,479	988	66.8
First Canadian Insurance Corporation	2,662	358	13.4
Great-West Life Assurance Company, The	63,644	40,488	63.6
Green Shield Canada	2,159	1,652	76.5
Heritage General Insurance Company	680	178	26.2

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Household Life Insurance Company	485	103	21.2
Industrial Alliance Insurance and Financial Services Inc.	25	125	500.0
Industrial-Alliance Pacific Life Insurance Company	7,816	1,782	22.8
ING Insurance Company of Canada	12	2	16.7
ING Novex Insurance Company of Canada	5		
Legacy General Insurance Company		-14	
Liberty Life Assurance Co. of Boston	33	-5,554	
Liberty Mutual Insurance Company	265	229	86.4
Life Investors Insurance Company of America	1,020	489	47.9
Lloyd's Underwriters	600	162	27.0
London and Midland General Insurance Company	1,665	379	22.8
London Life Insurance Company		909	
Manufacturers Life Insurance Company, The	17,241	11,976	69.5
Maritime Life Assurance Company, The	13,360	17,995	134.7
Metropolitan Life Insurance Company		154	
MFC Insurance Company Limited	16		
National Bank Life Insurance Company	46	13	28.3
National Fidelity Life Insurance Company	5		
National Life Assurance Company of Canada, The	809	1,063	131.4
New York Life Insurance Company	11	19	172.7
Penncorp Life Insurance Company	9,923	2,609	26.3
Primerica Life Insurance Company of Canada	2	1	50.0
Provident Life and Accident Insurance Company	7,047	5,838	82.8
Prudential Insurance Company of America, The	75	-10	
RBC Life Insurance Company	3,049	1,881	61.7
RBC Travel Insurance Company	4,071	1,219	29.9
Reliable Life Insurance Company	1,114	286	25.7
Royal & Sun Alliance Insurance Company of Canada	343		
Scotia Life Insurance Company	497	2	0.4
SGI	87		
Sovereign General Insurance Company, The	1	-199	
SSQ Life Insurance Company Inc.	332	217	65.4
Standard Life Assurance Company, The	2,187	1,496	68.4
Sun Life Assurance Company of Canada	36,210	23,022	63.6
TD Life Insurance Company	223	1	0.4
Trans Global Life Insurance Company	96	37	38.5
Transamerica Life Canada	71	1	1.4
Trent Health Insurance Company		1	

ACCIDENT AND SICKNESS INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Unity Life of Canada	471	140	29.7
Wawanesa Life Insurance Company, The	423	281	66.4
2003 TOTALS	$ 309,395	$ 183,604	59.3

HAIL INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	1,832	960	52.4
Additional Municipal Hail Limited	4,474	2,583	57.7
Co-operative Hail Insurance Company Limited	17,112	12,828	75.0
Lombard General Insurance Company of Canada	4,730	2,846	60.2
Palliser Insurance Company Limited	18,596	13,341	71.7
Rain and Hail Insurance Corporation	2,118	2,115	99.9
Western Agricultural Insurance Corporation	5,789	7,501	129.6
2003 TOTALS	$ 54,651	$ 42,174	77.2

LIFE INSURANCE - 2003

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "$000"

Insurer	Policies in Force at end of 2002 Amount	New Issued and Other Additions in2003 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2003 Amount
	$	$	$	$		$
ACE INA Life Insurance		13,618	30		8,780	13,588
Aetna Life Insurance Company	6,345	778	65		246	7,058
AIG Assurance Canada	29,402	450	2,191		2,824	27,661
AIG Life Insurance Company of Canada	579,798	84,618	187,443		6,550	476,973
Allianz Life Insurance Company of North America	15,823	6,385	61		3,956	22,147
American Bankers Life Assurance Company of Florida	84,041	97,784	37,335		125,840	144,490
American Health and Life Insurance Company	30,815	41,395	40,481		5,467	31,729
American Income Life Insurance Company	82,442	52,853	29,338		4,493	105,957
AXA Insurance Inc.	30	210			2	240
Blue Cross Life Insurance Company of Canada	552,179	66,880	17,601		10,775	601,458
BMO Life Insurance Company	12,589	12,420	3,843		5,193	21,166
Canada Life Assurance Company, The	8,613,247	2,156,891	1,019,435		147,294	9,750,703
Canadian Premier Life Insurance Company	65,114	6,620	183		41,464	71,551
CIBC Life Insurance Company Limited	35,010		3,255		440	31,755
CIGNA Life Insurance Company of Canada	17,551	1,203	1,578		7,030	17,176
Co-operators Life Insurance Company	4,625,785	1,278,629	599,116		73,996	5,305,298
Combined Insurance Company of America	1,530	2,925	1,723		88	2,732
Connecticut General Life Insurance Company	2			-1	1	1
CT Financial Assurance Company	950				5	950
CUMIS Life Insurance Company	2,668,924	1,032,877	795,325		1,000	2,906,476
CUNA Mutual Insurance Society	248	38	39		57	247
Desjardins Financial Security Life Assurance Company	1,097,050	79,463	51,933		6,642	1,124,580
Empire Life Insurance Company, The	536,171	111,851	81,297		4,817	566,725
Equitable Life Assurance Society of the United States, The	153	4			6	157
Equitable Life Insurance Company of Canada, The	1,008,699	141,806	55,171		8,315	1,095,334
Federated Life Insurance Company of Canada	118,927	9,542	5,655		1,428	122,814
First Canadian Insurance Corporation	292,799	113,322	65,270		13,291	340,851
Fortis Benefits Insurance Company	93,504	11,682	4,610		21,236	100,576
Gerber Life Insurance Company	3,655	4,141	1,860		576	5,936
Great-West Life Assurance Company, The	8,822,677	625,533	267,162		143,448	9,181,048
Household Life Insurance Company	25,896	15,195	11,141		3,288	29,950
Industrial Alliance Insurance and Financial Services Inc.	13,080	4,508	107		83	17,481
Industrial-Alliance Pacific Life Insurance Company	1,239,813	330,603	332,751		43,033	1,237,665
Liberty Life Assurance Co. of Boston	19,416	8,968	28,384			1
Life Investors Insurance Company of America	91,907	38,974	14,038		5,689	116,843
London Life Insurance Company	2,318,364	228,047	186,174		36,798	2,360,237
Manufacturers Life Insurance Company, The	4,635,518	865,326	899,834		70,137	4,601,010

LIFE INSURANCE - 2003

TABLE A

Exhibit of Policies in Force (Direct) in Saskatchewan - "$000"

Insurer	Policies in Force at end of 2002 Amount	New Issued and Other Additions in2003 Amount	Deletions During Year Amount	Currency Revaluation Amount	Number	Policies in Force at end of 2003 Amount
	$	$	$	$		$
Manulife Canada Ltd.	525,567	3,458	29,479		3,914	499,546
Maritime Life Assurance Company, The	3,179,953	364,665	235,607		25,749	3,309,011
Massachusetts Mutual Life Insurance Company	943		943			0
MD Life Insurance Company	73,697	57,439	5,679		158	125,457
Metropolitan Life Insurance Company	1,451	21	60		2,148	1,442
MFC Insurance Company Limited	115,495	400	4,293		614	111 602
Minnesota Life Insurance Company	19	1	1		36	19
National Bank Life Insurance Company	17,772	3,813	6,989		10	14,596
National Fidelity Life Insurance Company	39				2	39
National Life Assurance Company of Canada, The	1,144,324	141,121	148,551		5,167	1,136,894
New York Life Insurance Company	22,479	3,900	48		94	26,331
Penncorp Life Insurance Company	81,244	563	5,798		1,974	76,009
Primerica Life Insurance Company of Canada	1,673,480	328,509	306,384		5,872	1,695,605
Provident Life and Accident Insurance Company	47,460	4,638	7,179		757	44,919
Prudential Insurance Company of America, The	24,757	946	22,184		1,373	3,519
RBC Life Insurance Company	1,008,552	167,316	156,983		7,985	1,018,885
Reliable Life Insurance Company	80,422	3,496	6,539		319	77,379
SSQ Life Insurance Company Inc.	9,365	136	13		4	9,488
Standard Life Assurance Company, The	1,581,081	268,113	51,286		14,736	1,797,908
Sun Life Assurance Company of Canada	11,981,521	2,062,586	1,518,450		164,910	12,525,657
Superior Life Insurance Company	22	22			4	44
TD Life Insurance Company	65,626	9,469	7,270		659	67,825
Trans Global Life Insurance Company	4,523		228		3,759	4,295
Transamerica Life Canada	1,871,731	210,392	121,594		8,961	1,960,529
Travelers Insurance Company, The					1	0
United American Insurance Company	447	19	80		35	386
Unity Life of Canada	29,895	37,259	1,601		635	65,553
Wawanesa Life Insurance Company, The	1,075,283	149,588	89,235		10,615	1,135,636
2003 TOTALS	$ 62,356,632	$ 11,263,409	$ 7,470,903	$ -1	1,064,779	$ 66,149,137

LIFE INSURANCE - 2003

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	$	$	$	$	$	$	$
ACE INA Life Insurance	2	274	276				276
Aetna Life Insurance Company	1	28	29				29
AIG Assurance Canada	1,204		1,204				1,204
AIG Life Insurance Company of Canada	4,912	804	5,716	48	1	49	5,765
Allianz Life Insurance Company of North America		57	57				57
American Bankers Life Assurance Company of Florida	38	2,078	2,116				2,116
American Health and Life Insurance Company	12	886	898				898
American Income Life Insurance Company	1,490		1,490				1,490
AXA Insurance Inc.	1		1				1
Blue Cross Life Insurance Company of Canada	216	1,196	1,412				1,412
BMO Life Insurance Company	19	190	209				209
Canada Life Assurance Company, The	26,346	17,519	43,865	35,023	18,677	53,700	97,565
Canadian Premier Life Insurance Company		2,657	2,657				2,657
CIBC Life Insurance Company Limited	230		230				230
CIGNA Life Insurance Company of Canada		41	41				41
Co-operators Life Insurance Company	7,133	15,975	23,108	779	2,388	3,167	26,275
Combined Insurance Company of America	197	4	201				201
Continental Casualty Company		3	3				3
CT Financial Assurance Company	3		3				3
CUMIS Life Insurance Company	438	17,569	18,007		328	328	18,335
CUNA Mutual Insurance Society	5		5				5
Desjardins Financial Security Life Assurance Company	4,678	2,147	6,825	2,079	1,619	3,698	10,523
Empire Life Insurance Company, The	3,588	364	3,952	2,605	112	2,717	6,669
Equitable Life Assurance Society of the United States, The	1		1				1
Equitable Life Insurance Company of Canada, The	5,805	153	5,958	1,776		1,776	7,734
Euler American Credit Indemnity Company		-1	-1				-1
Federated Life Insurance Company of Canada	421	164	585				585
First Canadian Insurance Corporation		3,564	3,564				3,564
Forethought Life Insurance Company	1		1		10	10	11
Fortis Benefits Insurance Company	6,559	19	6,578	1	6,766	6,767	13,345
Gerber Life Insurance Company	43		43				43
Great-West Life Assurance Company, The	13,577	19,962	33,539	2,483	1	2,484	36,023
Household Life Insurance Company		426	426				426
Industrial Alliance Insurance and Financial Services Inc.	61	114	175	215		215	390
Industrial-Alliance Pacific Life Insurance Company	4,418	6,727	11,145	2,591		2,591	13,736
Liberty Life Assurance Co. of Boston		17	17				17
Life Investors Insurance Company of America		982	982				982

LIFE INSURANCE - 2003

TABLE B

Direct Premium Income and Considerations on Saskatchewan Business - "$000"

Insurer	Direct Premium Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Individual	Group	Total	Individual	Group	Total	
	$	$	$	$	$	$	$
London Life Insurance Company	30,347		30,347	1,474	5,071	6,545	36,892
Manufacturers Life Insurance Company, The	28,373	7,639	36,012	21,648	1,509	23,157	59,169
Manulife Canada Ltd.	2,522		2,522				2,522
Maritime Life Assurance Company, The	14,684	1,753	16,437	6,797	3,829	10,626	27,063
MD Life Insurance Company	1,699		1,699				1,699
Metropolitan Life Insurance Company	27		27				27
MFC Insurance Company Limited	645		645				645
Minnesota Life Insurance Company	1	6	7				7
National Bank Life Insurance Company	1	71	72				72
National Life Assurance Company of Canada, The	13,878	412	14,290	581	13	594	14,884
New York Life Insurance Company	4	73	77				77
Penncorp Life Insurance Company	1,123	3	1,126	6		6	1,132
Primerica Life Insurance Company of Canada	4,586		4,586				4,586
Provident Life and Accident Insurance Company		61	61				61
Prudential Insurance Company of America, The	63	98	161				161
RBC Life Insurance Company	6,909	9	6,918	46		46	6,964
Reliable Life Insurance Company	225		225				225
SSQ Life Insurance Company Inc.		43	43				43
St. Paul Guarantee Insurance Company		176	176				176
Standard Life Assurance Company, The	12,250	934	13,184	19,337	2,239	21,576	34,760
Sun Life Assurance Company of Canada	45,022	21,217	66,239	20,440	11,414	31,854	98,093
Superior Life Insurance Company	3		3				3
TD Life Insurance Company	118	15	133				133
Trans Global Life Insurance Company		25	25				25
Transamerica Life Canada	10,430		10,430	1,637		1,637	12,067
United American Insurance Company	24		24				24
Unity Life of Canada	164		164				164
Wawanesa Life Insurance Company, The	7,146	109	7,255	1,204		1,204	8,459
2003 TOTALS	$ 261,643	$ 126,563	$ 388,206	$ 120,770	$ 53,977	$ 174,747	$ 562,953

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
ACE INA Life Insurance										
Insurance	Individual	-1								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		-1								-1
Aetna Life Insurance Company										
Insurance	Individual									
	Group	90								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		90								90
AIG Assurance Canada										
Insurance	Individual	405	30				48	3	3	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					3				
	Group					43				
Accident and Sickness										
		405	30			46	48	3	3	535
AIG Life Insurance Company of Canada										
Insurance	Individual	338			3		104	56		
	Group	218								
Credit Life	Individual									
	Group									
Annuity	Individual	1								
	Group					25	4			
Accident and Sickness										
		557			3	25	108	56		749
Allianz Life Insurance Company of North America										
Insurance	Individual	6								
	Group	21								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		27								27
American Bankers Life Assurance Company of Florida										
Insurance	Individual	5								
	Group	247								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		252								252

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
American Health and Life Insurance Company										
Insurance	Individual	-6								
	Group	102								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		96								96
American Home Assurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	-12								
	Group									
Accident and Sickness										
		-12								-12
American Income Life Insurance Company										
Insurance	Individual									
	Group						44			
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
							44			44
Blue Cross Life Insurance Company of Canada										
Insurance	Individual	66								
	Group	330					1			
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		396					1			397
BMO Life Insurance Company										
Insurance	Individual									
	Group	31								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		31								31
Canada Life Assurance Company, The										
Insurance	Individual	6,657			130		4,221	5,919	112	
	Group	4,349						348	11	
Credit Life	Individual									
	Group									
Annuity	Individual	1,424				8,146	10,032	1	3	
	Group	439				4,407	12,042			
Accident and Sickness								248		
		12,869			130	12,553	26,295	6,516	126	58,489

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Canadian Premier Life Insurance Company										
Insurance	Individual									
	Group	287	29							
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		287	29							316
CIBC Life Insurance Company Limited										
Insurance	Individual	10								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		10								10
CIGNA Life Insurance Company of Canada										
Insurance	Individual									
	Group	4								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		4								4
Co-operators Life Insurance Company										
Insurance	Individual	1,204	50		125		660	793		
	Group	12,218						1,107		
Credit Life	Individual									
	Group									
Annuity	Individual	20				1,016	1,134			
	Group					1,451	1,797			
Accident and Sickness								197		
		13,442	50		125	2,467	3,591	2,097		21,772
Combined Insurance Company of America										
Insurance	Individual	54					122	3		
	Group	-1								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		53					122	3		178
Connecticut General Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					3				
Accident and Sickness										
						3				3

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
CUMIS Life Insurance Company										
Insurance	Individual							3		
	Group	5,393		8				122		
Credit Life	Individual									
	Group									
Annuity	Individual					42				
	Group					184	405			
Accident and Sickness								139		
		5,393		8		226	405	264		6,296
CUNA Mutual Insurance Society										
Insurance	Individual									
	Group							3		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
								3		3
Desjardins Financial Security Life Assurance Company										
Insurance	Individual	2,109		28	58		756	363		
	Group	415	2					7		
Credit Life	Individual									
	Group									
Annuity	Individual	351				5,889	1,781			
	Group	4				1,225				
Accident and Sickness								-62		
		2,879	2	28	58	7,114	2,537	308		12,926
Empire Life Insurance Company, The										
Insurance	Individual	1,548			6		421	228	3	
	Group	14								
Credit Life	Individual									
	Group									
Annuity	Individual	45				1,276	1,463		2	
	Group					28	48			
Accident and Sickness										
		1,607			6	1,304	1,932	228	5	5,082
Equitable Life Assurance Society of the United States, The										
Insurance	Individual	104								
	Group							1		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		104						1		105
Equitable Life Insurance Company of Canada, The										
Insurance	Individual	1,182								
	Group	392					324	618		
Credit Life	Individual									
	Group									
Annuity	Individual	330								
	Group					1,896	1,617			
Accident and Sickness						48	6			
		1,904				1,944	1,947	618		6,413

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Euler American Credit Indemnity Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group	-11								
Annuity	Individual									
	Group									
Accident and Sickness										
		-11								-11
Federated Life Insurance Company of Canada										
Insurance	Individual	70					107			
	Group	30							1	
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		100					107		1	208
First Canadian Insurance Corporation										
Insurance	Individual									
	Group	211								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		211								211
Forethought Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					22	1			
Accident and Sickness										
						22	1			23
Fortis Benefits Insurance Company										
Insurance	Individual	3,663			-2		68			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					321				
	Group					520	1			
Accident and Sickness										
		3,663			-2	841	69			4,571
Great-West Life Assurance Company, The										
Insurance	Individual	2,881			200		1,155	3,462	9	
	Group	13,998						257	81	
Credit Life	Individual									
	Group									
Annuity	Individual	541				5,912	2,435			
	Group	273				1,299	37			
Accident and Sickness								532		
		17,693			200	7,211	3,627	4,251	90	33,072

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Household Life Insurance Company										
Insurance	Individual									
	Group	114								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		114								114
Industrial Alliance Insurance and Financial Services Inc.										
Insurance	Individual									
	Group						2	1		
Credit Life	Individual									
	Group									
Annuity	Individual	14				300	35			
	Group					2,339				
Accident and Sickness										
		14				2,639	37	1		2,691
Industrial-Alliance Pacific Life Insurance Company										
Insurance	Individual	2,574		3	8		977	34		
	Group	721						304		
Credit Life	Individual									
	Group									
Annuity	Individual	77				3,487	633	1		
	Group					556				
Accident and Sickness								243		
		3,372		3	8	4,043	1,610	582		9,618
John Alden Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					6				
Accident and Sickness										
						6				6
John Hancock Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness						2				
						2				2
Liberty Life Assurance Co. of Boston										
Insurance	Individual									
	Group	-5								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		-5								-5

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Life Insurance Company of North America										
Insurance	Individual									
	Group	9								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		9								9
Life Investors Insurance Company of America										
Insurance	Individual									
	Group	208								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		208								208
London Life Insurance Company										
Insurance	Individual	4,794	51	74	221		4,361	11,432	51	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual	383				4,663	2,197	39		
	Group					305	5,036			
Accident and Sickness										
		5,177	51	74	221	4,968	11,594	11,471	51	33,607
Manufacturers Life Insurance Company, The										
Insurance	Individual	6,062		9	95		3,525	5,844	24	
	Group	4,752		53				348	8	
Credit Life	Individual									
	Group									
Annuity	Individual	5,201				27,057	9,547	4	31	
	Group	181				2,984	1,884	1	1	
Accident and Sickness								585		
		16,196		62	95	30,041	14,956	6,782	64	68,196
Manulife Canada Ltd.										
Insurance	Individual	877			15		239	19	-1	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					1	56			
	Group									
Accident and Sickness										
		877			15	1	295	19	-1	1,206
Maritime Life Assurance Company, The										
Insurance	Individual	2,094	3		92		1,852	535		
	Group	1,388	110					301		
Credit Life	Individual									
	Group									
Annuity	Individual	948				3,876	4,702			
	Group	1				34	1,097			
Accident and Sickness								211		
		4,431	113		92	3,910	7,651	1,047		17,244

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Massachusetts Mutual Life Insurance Company										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness						16				
						16				16
Metropolitan Life Insurance Company										
Insurance	Individual	41			9		5	28		
	Group							1		
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness						610				
		41			9	610	5	29		694
MFC Insurance Company Limited										
Insurance	Individual	595					60	246	2	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		595					60	246	2	903
Minnesota Life Insurance Company										
Insurance	Individual									
	Group	1					2			
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1					2			3
National Life Assurance Company of Canada, The										
Insurance	Individual	1,114			1		628	17	1	
	Group	371						71	33	
Credit Life	Individual									
	Group									
Annuity	Individual	275				377	1,835	1	43	
	Group	50				507	41	13	20	
Accident and Sickness								14		
		1,810			1	884	2,504	116	97	5,412
New York Life Insurance Company										
Insurance	Individual	7								
	Group	30					2	4		
Credit Life	Individual							22		
	Group									
Annuity	Individual									
	Group									
Accident and Sickness						39				
		37				39	2	26		104

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Penncorp Life Insurance Company										
Insurance	Individual	317					32			
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual						54			
	Group									
Accident and Sickness										
		317					86			403
Primerica Life Insurance Company of Canada										
Insurance	Individual	870							8	
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual								1	
	Group									
Accident and Sickness										
		870		x					9	879
Provident Life and Accident Insurance Company										
Insurance	Individual									
	Group	34								
Credit Life	Individual									
	Group									
Annuity	Individual					20				
	Group									
Accident and Sickness								-1		
		34				20		-1		53
Prudential Insurance Company of America, The										
Insurance	Individual	69					8	64		
	Group	37								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					100				
Accident and Sickness										
		106				100	8	64		279
RBC Life Insurance Company										
Insurance	Individual	2,558			24		869	280		
	Group	12								
Credit Life	Individual									
	Group									
Annuity	Individual	28				172				
	Group									
Accident and Sickness										
		2,598			24	172	869	280		3,943
Reliable Life Insurance Company										
Insurance	Individual	1								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		1								1

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
SSQ Life Insurance Company Inc										
Insurance	Individual									
	Group	13		9						
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		13		9						22
Standard Life Assurance Company of Canada, The										
Insurance	Individual									
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group					43				
Accident and Sickness										
						43				43
Standard Life Assurance Company, The										
Insurance	Individual	2,581			13		1,420	1,917		
	Group	293								
Credit Life	Individual									
	Group									
Annuity	Individual	803				9,093	3,654			
	Group	75				2,917	1,555			
Accident and Sickness										
		3,752			13	12,010	6,629	1,917		24,321
Sun Life Assurance Company of Canada										
Insurance	Individual	9,701	10	103	943		5,391	12,957		
	Group	11,894	258				238	1,032		
Credit Life	Individual									
	Group									
Annuity	Individual	3,413				11,590	25,335	1		
	Group	202				12,197	9,080		3	
Accident and Sickness								178		
		25,210	268	103	943	23,787	39,964	14,168	3	104,446
TD Life Insurance Company										
Insurance	Individual	100								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		100								100
Trans Global Life Insurance Company										
Insurance	Individual									
	Group	4								
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		4								4

LIFE INSURANCE - 2003

TABLE C

Direct Disbursements to Saskatchewan Policyholders - "$000"

Insurer		Death Claims	Accidental Death Claims	Disability Claims	Matured Endowments	Annuity Payments	Surrender Values	Dividends	Settlement Annuities	Total All Payments
Transamerica Life Canada										
Insurance	Individual	1,367					318	23	8	
	Group	2								
Credit Life	Individual									
	Group									
Annuity	Individual	90				2,165	610		1	
	Group									
Accident and Sickness										
		1,459				2,165	928	23	9	4,584
United American Insurance Company										
Insurance	Individual	20								
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual									
	Group									
Accident and Sickness										
		20								20
Unity Life of Canada										
Insurance	Individual	173					6	8		
	Group									
Credit Life	Individual									
	Group									
Annuity	Individual					3				
	Group	44					2			
Accident and Sickness										
		217				3	8	8		236
Wawanesa Life Insurance Company, The										
Insurance	Individual	1,249			10		625	1,086		
	Group	249								
Credit Life	Individual									
	Group									
Annuity	Individual	23				932	1,039	34		
	Group									
Accident and Sickness										
		1,521			10	932	1,664	1,120		5,247
2003 TOTALS		131,148	543	287	1,951	120,147	129,706	52,246	459	436,487

PROPERTY AND CASUALTY AIRCRAFT INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	47	-15	
Allianz Insurance Company of Canada	987	-15	
American Home Assurance Company	735	17	2.3
Avemco Insurance Company	-3	75	
AXA Pacific Insurance Company		-1	
British Aviation Insurance Company Limited, The		-55	
Canadian Applicators Insurance Reciprocal	648	517	79.8
Canadian Union Insurance Company	29	61	210.3
CGU International Insurance plc	-75	1	
Co-operators General Insurance Company	930	33	3.5
Continental Casualty Company		-1,381	
Eagle Star Insurance Company Limited	688	53	7.7
GCAN Insurance Company	166	13	7.8
Lloyd's Underwriters	595	252	42.4
Mitsui Sumitomo Insurance Company, Limited	165	150	90.9
Royal & Sun Alliance Insurance Company of Canada	1,519	92	6.1
SGI	81	9	11.1
Sovereign General Insurance Company, The	20	14	70.0
St. Paul Fire and Marine Insurance Company		109	
XL Reinsurance America Inc.		-110	
2003 TOTALS	$ 6,532	$ -181	

PROPERTY AND CASUALTY AUTOMOBILE ACCIDENT INSURANCE ACT

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Saskatchewan Auto Fund	493,657	451,762	91.5
2003 TOTALS	$ 493,657	$ 451,762	91.5

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	261	28	10.7
Allianz Insurance Company of Canada	459	447	97.4
American Home Assurance Company	565	122	2i 6
American Road Insurance Company, The	301	335	111.3
Aviva Insurance Company of Canada	2,656	2,238	84.3
AXA Pacific Insurance Company	176	-47	
Co-operators General Insurance Company	6,972	8,375	120.1
Commerce and Industry Insurance Company of Canada	52	6	11.5
Continental Casualty Company	8	71	887.5
Coseco Insurance Company		1	
CUMIS General Insurance Company	18	1	5.6
DaimlerChrysler Insurance Company	133	-77	
Dominion of Canada General Insurance Company, The	2		
Employers Insurance Company of Wausau	1		
Federated Insurance Company of Canada	1,112	507	45.6
Federation Insurance Company of Canada	90	107	118.9
First North American Insurance Company	38		
Hartford Fire Insurance Company	7	18	257.1
ING Insurance Company of Canada	33	3	9.1
ING Novex Insurance Company of Canada	54	5	9.3
Kingsway General Insurance Company	894	2,537	283.8
Liberty Mutual Insurance Company	166	-6	
Lloyd's Underwriters	1,406	330	23.5
Lombard General Insurance Company of Canada	536	50	9.3
Lumbermens Mutual Casualty Company	6		
Markel Insurance Company of Canada	24	60	250.0
Mennonite Mutual Fire Insurance Company of Saskatchewan	222	103	46.4
Mitsui Sumitomo Insurance Company, Limited	3	1	33.3
Motors Insurance Corporation	359	548	152.6
Nordic Insurance Company of Canada, The		-192	
Old Republic Insurance Company of Canada	15	25	166.7
Portage la Prairie Mutual Insurance Company, The	1,054	506	48.0
Primmum Insurance Company	2	1	50.0
Protective Insurance Company	4		
RBC General Insurance Company	34		
Royal & Sun Alliance Insurance Company of Canada	474	679	143.2
Saskatchewan Motor Club Insurance Company Limited	905	525	58.0
Saskatchewan Mutual Insurance Company	5,300	2,611	49.3
Scottish & York Insurance Co. Limited	5		

PROPERTY AND CASUALTY AUTOMOBILE EXTENSION INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Security National Insurance Company	1	5	500.0
Sentry Insurance A Mutual Company	2	-30	
SGI	91,943	35,527	38.6
Sovereign General Insurance Company, The	267	241	90.3
St. Paul Fire and Marine Insurance Company	642	12	1.9
Tokio Marine & Fire Insurance Company Limited, The	2		
Traders General Insurance Company	3		
Travelers Casualty and Surety Company of Canada	58	295	508.6
Wawanesa Mutual Insurance Company, The	-16	1,069	
Zurich Insurance Company	606	354	58.4
2003 TOTALS	$ 117,855	$ 57,441	48.7

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	81	381	470.4
Affiliated FM Insurance Company	27		
Allianz Insurance Company of Canada	12	2	16.7
American Home Assurance Company	509	109	21.4
Aviva Insurance Company of Canada	424	288	67.9
AXA Pacific Insurance Company	98	-9	
Boiler Inspection and Insurance Company of Canada, The	2,093	3,190	152.4
Canadian Northern Shield Insurance Company	4	-3	
Chubb Insurance Company of Canada	8		
Citadel General Assurance Company, The	1		
Co-operators General Insurance Company	129	21	16.3
Continental Casualty Company	15	-95	
CUMIS General Insurance Company	27		
Dominion of Canada General Insurance Company, The	7		
Ecclesiastical Insurance Office plc	10		
Economical Mutual Insurance Company	3		
Employers Reinsurance Corporation	6		
Factory Mutual Insurance Company	1,861	-2,681	
Federated Insurance Company of Canada	42		
Federation Insurance Company of Canada	1		
GCAN Insurance Company	765	313	40.9
Grain Insurance and Guarantee Company	66		
Hartford Fire Insurance Company	1		
ING Insurance Company of Canada	17	1	5.9
ING Novex Insurance Company of Canada	3		
Lloyd's Underwriters	197	64	32.5
Lombard General Insurance Company of Canada	130	-75	
Lumbermen's Underwriting Alliance	1		
Millennium Insurance Corporation	1,460	304	20.8
Mitsui Sumitomo Insurance Company, Limited	6	1	16.7
Motors Insurance Corporation	480	214	44.6
Royal & Sun Alliance Insurance Company of Canada	937	167	17.8
Saskatchewan Mutual Insurance Company	28	10	35.7
Scottish & York Insurance Co. Limited	29		
SGI	1,191	266	22.3
Sovereign General Insurance Company, The	9		
St. Paul Fire and Marine Insurance Company	120	44	36.7
St. Paul Guarantee Insurance Company	2,155	1,234	57.3
Travelers Casualty and Surety Company of Canada		-1	

PROPERTY AND CASUALTY BOILER AND MACHINERY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Virginia Surety Company, Inc.	5	51	1,020.0
Wawanesa Mutual Insurance Company, The	185	10	5.4
Zurich Insurance Company	492	-2	
2003 TOTALS	$ 13,635	$ 3,804	27.9

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	20	0	
Allianz Insurance Company of Canada	41	6	14.6
American Home Assurance Company	69	58	84.1
Aviva Insurance Company of Canada	84	-30	
AXA Insurance (Canada)	5		
AXA Pacific Insurance Company	320	431	134.7
Canadian Northern Shield Insurance Company	122	30	24.6
Chicago Title Insurance Company	4		
Chubb Insurance Company of Canada	348	38	10.9
Citadel General Assurance Company, The	3		
Co-operators General Insurance Company	23	2	8.7
CUMIS General Insurance Company	428	33	7.7
Dominion of Canada General Insurance Company, The	108		
Economical Mutual Insurance Company	40		
Federated Insurance Company of Canada	31	-9	
First American Title Insurance Company	1,801	383	21.3
GCAN Insurance Company	1	26	2,600.0
Grain Insurance and Guarantee Company	34	113	332.4
Guarantee Company of North America, The	895	106	11.8
Hartford Fire Insurance Company	8		
Industrial-Alliance Pacific General Insurance Corporation	63	6	9.5
ING Insurance Company of Canada	9	-7	
ING Novex Insurance Company of Canada	14		
Jevco Insurance Company	5		
Langdon Insurance Company		15	
Lawyers Title Insurance Corporation	2		
Legacy General Insurance Company		2	
Liberty Mutual Insurance Company	192	191	99.5
Lloyd's Underwriters	47	20	42.6
Lombard General Insurance Company of Canada	94	8	8.5
Nordic Insurance Company of Canada, The		4	
Northern Indemnity, Inc.	164		
Royal & Sun Alliance Insurance Company of Canada	47	103	219.1
Saskatchewan Mutual Insurance Company	6	1	16.7
SGI	2,426	321	13.2
SGI Canada Insurance Services Ltd.	1		
Sovereign General Insurance Company, The	23		

PROPERTY AND CASUALTY GUARANTEE INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
St. Paul Fire and Marine Insurance Company	152	70	46.1
St. Paul Guarantee Insurance Company	697	8	1.1
Travelers Casualty and Surety Company of Canada	15	-4	
Wawanesa Mutual Insurance Company, The	21	48	228.6
Western Surety Company	1,235	-153	
Zurich Insurance Company	59	1	1.7
2003 TOTALS	$ 9,657	$ 1,821	18.9

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	605	-231	
Allianz Insurance Company of Canada	970	593	61.1
Allstate Insurance Company of Canada		82	
American Bankers Insurance Company of Florida	103	157	152.4
American Home Assurance Company	4,561	1,660	36.4
Ascentus Insurance Ltd.	2		
Aviva Insurance Company of Canada	4,228	1,012	23.9
AXA Corporate Solutions Assurance	50	51	102.0
AXA Insurance (Canada)	112	69	61.6
AXA Pacific Insurance Company	1,423	245	17.2
Canadian Lawyers Insurance Association	938	-76	
Canadian Northern Shield Insurance Company	2,117	251	11.9
Canadian Universities Reciprocal Insurance Exchange	207	60	29.0
Centennial Insurance Company	4		
CGU International Insurance plc	-6	38	
Chubb Insurance Company of Canada	2,119	895	42.2
Citadel General Assurance Company, The	61	-2	
Co-operators General Insurance Company	3,464	3,433	99.1
Commerce and Industry Insurance Company of Canada	2,370	111	4.7
Commonwealth Insurance Company	3,512	264	7.5
Community Newspapers Reciprocal Insurance Exchange	18		
Continental Casualty Company	1,667	633	38.0
CUMIS General Insurance Company	878	85	9.7
Dominion of Canada General Insurance Company, The	15	48	320.0
Ecclesiastical Insurance Office plc	179	130	72.6
Economical Mutual Insurance Company	34	43	126.5
Elite Insurance Company		-225	
Employers Insurance Company of Wausau		-9	
Employers Reinsurance Corporation	200	46	23.0
Everest Insurance Company of Canada		-1	
Federated Insurance Company of Canada	1,567	1,120	71.5
Federation Insurance Company of Canada	476	35	7.4
GCAN Insurance Company	174	84	48.3
Germania Mutual Insurance Company	42	5	11.9
Gore Mutual Insurance Company	1		
Grain Insurance and Guarantee Company	656	515	78.5
Great American Insurance Company	103	-7	
Guarantee Company of North America, The	79		
Hartford Fire Insurance Company	4	126	3,150.0

PROPERTY AND CASUALTY LIABILITY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Healthcare Insurance Reciprocal of Canada	638	553	86.7
ING Insurance Company of Canada	270	-165	
ING Novex Insurance Company of Canada	309	167	54.0
Jevco Insurance Company	1	414	41,400.0
Kingsway General Insurance Company	115	2	1.7
Liberty Mutual Insurance Company	1,814	23,884	1,316.6
Lloyd's Underwriters	3,899	2,256	57.9
Lombard General Insurance Company of Canada	2,376	2,387	100.5
Lombard Insurance Company		120	
Lumbermens Mutual Casualty Company	3		
Markel Insurance Company of Canada		-34	
Mennonite Mutual Fire Insurance Company of Saskatchewan	604	597	98.8
Nordic Insurance Company of Canada, The		1,188	
Optimum Frontier Insurance Company	2	2	100.0
Portage la Prairie Mutual Insurance Company, The	264	331	125.4
RBC General Insurance Company	15		
Red River Valley Mutual Insurance Company	123	289	235.0
Royal & Sun Alliance Insurance Company of Canada	1,821	3,631	199.4
Saskatchewan Mutual Insurance Company	1,077	150	13.9
Scottish & York Insurance Co. Limited	1,782	-722	
Security Insurance Company of Hartford	39	294	753.8
SGI	19,838	6,337	31.9
Sovereign General Insurance Company, The	959	319	33.3
St. Paul Fire and Marine Insurance Company	5,588	2,430	43.5
St. Paul Guarantee Insurance Company	688	260	37.8
Temple Insurance Company	3,830	436	11.4
TIG Insurance Company		-189	
Traders General Insurance Company	1		
Travelers Casualty and Surety Company of Canada	19	-204	
Utica Mutual Insurance Company	9	13	144.4
Wawanesa Mutual Insurance Company, The	2,221	177	8.0
Western Assurance Company		-41	
Zurich Insurance Company	3,316	727	21.9
2003 TOTALS	$ 84,554	$ 56,849	67.2

PROPERTY AND CASUALTY MARINE INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	1	26	2,600.0
Allianz Insurance Company of Canada		154	
American Home Assurance Company	376	22	5.9
Aviva Insurance Company of Canada		6	
AXA Insurance (Canada)	13	8	61.5
Chubb Insurance Company of Canada		-1	
Continental Casualty Company	73	166	227.4
Ecclesiastical Insurance Office plc	2		
GCAN Insurance Company		-2	
ING Insurance Company of Canada	1		
Liberty Mutual Insurance Company		-1	
Lloyd's Underwriters	995	-107	
Mitsui Sumitomo Insurance Company, Limited	7	-1	
Royal & Sun Alliance Insurance Company of Canada	84	15	17.9
St. Paul Fire and Marine Insurance Company	556	147	26.4
2003 TOTALS	$ 2,108	$ 432	20.5

PROPERTY AND CASUALTY MORTGAGE INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
GE Capital Mortgage Insurance Company (Canada)	4,793	115	2.4
Mortgage Insurance Company of Canada, The		-28	
2003 TOTALS	$ 4,793	$ 87	1.8

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
ACE INA Insurance	2,905	556	19.1
Affiliated FM Insurance Company	340	15	4.4
Allianz Insurance Company of Canada	9,212	3,409	37.0
American Bankers Insurance Company of Florida	4,544	162	3.6
American Home Assurance Company	12,989	279	2.1
American Road Insurance Company, The	127	85	66.9
Ascentus Insurance Ltd.	329	49	14.9
Asset Protection Insurance Exchange	217	431	198.6
Aviva Insurance Company of Canada	12,476	8,460	67.8
AXA Corporate Solutions Assurance	7	-22	
AXA Insurance (Canada)	1		
AXA Pacific Insurance Company	1,118	971	85.1
Boiler Inspection and Insurance Company of Canada, The	417	12	2.9
Canadian Northern Shield Insurance Company	2,161	2,070	95.8
Canadian Universities Reciprocal Insurance Exchange	119	269	226.1
Centennial Insurance Company	3		
CGU International Insurance plc		1	
Chubb Insurance Company of Canada	1,110	141	12.7
Citadel General Assurance Company, The	600	372	62.0
Co-operators General Insurance Company	29,186	16,238	55.6
Commerce and Industry Insurance Company of Canada	62	17	27.4
Commonwealth Insurance Company	4,834	776	16.1
Continental Casualty Company	2,396	1,456	60.8
Cosco Insurance Company	1,224	1,117	91.3
CUMIS General Insurance Company	1,285	296	23.0
Dominion of Canada General Insurance Company, The	836	381	45.6
Ecclesiastical Insurance Office plc	457	442	96.7
Echelon General Insurance Company	22		
Economical Mutual Insurance Company	136	390	286.8
Elite Insurance Company	838	180	21.5
Employers Reinsurance Corporation	1,366	28	2.0
Everest Insurance Company of Canada		7	
Factory Mutual Insurance Company	6,706	3,990	59.5
Federated Insurance Company of Canada	3,648	1,959	53.7
Federation Insurance Company of Canada	2,272	1,859	81.8
First American Title Insurance Company	9	1	11.1
First North American Insurance Company	12	-11	
GCAN Insurance Company	2,970	231	7.8
Germania Mutual Insurance Company	534	278	52.1

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Gore Mutual Insurance Company	2		
Grain Insurance and Guarantee Company	4,831	926	19.2
Great American Insurance Company	1,178	343	29.1
Guarantee Company of North America, The	36		
Hartford Fire Insurance Company	3,155	1,091	34.6
ING Insurance Company of Canada	1,152	-329	
ING Novex Insurance Company of Canada	882	84	9.5
Jevco Insurance Company	9		
Kingsway General Insurance Company	653	599	91.7
Langdon Insurance Company		77	
Legacy General Insurance Company	1,463	77	5.3
Liberty Insurance Company of Canada	276	33	12.0
Liberty Mutual Insurance Company	1,067	-1,043	
Lloyd's Underwriters	5,120	-1,467	
Lombard General Insurance Company of Canada	6,240	4,605	73.8
Lombard Insurance Company	1	4	400.0
London and Midland General Insurance Company	-4	9	
Lumbermen's Underwriting Alliance	578	-1	
Markel Insurance Company of Canada	4		
Mennonite Mutual Fire Insurance Company of Saskatchewan	7,503	4,386	58.5
Mitsui Sumitomo Insurance Company, Limited	116	154	132.8
Nordic Insurance Company of Canada, The		64	
Old Republic Insurance Company of Canada	23	10	43.5
Optimum Frontier Insurance Company	9	-17	
Peace Hills General Insurance Company	1,680	978	58.2
Personal Insurance Company, The	367	324	88.3
Pool Insurance Company	2,492	382	15.3
Portage la Prairie Mutual Insurance Company, The	4,764	3,217	67.1
Primmum Insurance Company	317	115	36.3
RBC General Insurance Company	214	192	89.7
RBC Travel Insurance Company	329	163	49.5
Red River Valley Mutual Insurance Company	2,332	1,848	79.2
Royal & Sun Alliance Insurance Company of Canada	5,931	2,556	43.1
Saskatchewan Mutual Insurance Company	8,933	6,746	75.5
Scottish & York Insurance Co. Limited	409	5	1.2
Security Insurance Company of Hartford		13	
Security National Insurance Company	409	197	48.2
SGI	109,040	67,383	61.8
SGI Canada Insurance Services Ltd.	16	1	6.3

PROPERTY AND CASUALTY PROPERTY INSURANCE

SASKATCHEWAN - 2003

(Source: Dominion Report Forms) - "$000"

Insurer	Direct Premiums Written	Direct Claims Incurred	Loss Ratio
	$	$	
Scor Reinsurance Company	-8		
Sovereign General Insurance Company, The	1,870	549	29.4
St. Paul Fire and Marine Insurance Company	5,574	699	12.5
Temple Insurance Company	356	136	38.2
Tokio Marine & Fire Insurance Company Limited, The	2		
Traders General Insurance Company	94	56	59.6
Trans Global Insurance Company	352	6	1.7
Travelers Casualty and Surety Company of Canada	14	-1	
UAP - NewRotterdam Insurance Company N.V.		-3	
Unifund Assurance Company	52	37	71.2
Waterloo Insurance Company	3	-1	
Wawanesa Mutual Insurance Company, The	43,485	36,329	83.5
XL Insurance Company Limited	8		
Zurich Insurance Company	5,326	2,906	54.6
2003 TOTALS	$ 336,153	$ 181,313	53.9